

Certificate Number: 12433-NYE-DE-026753274

Bankruptcy Case Number: 15-45569



12433-NYE-DE-026753274

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 4, 2016, at 10:35 o'clock PM EST, Joseph D. McBride completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of New York.

Date: January 5, 2016 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher